

In re:
Mark A Wisniewski
Debtor

Case No. 17-17598-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 13, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:

Recip ID	Recipient Name and Address
db	+ Mark A Wisniewski, 11 Whitepine Gulch, Reading, PA 19607-9546

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 14 2023 00:36:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 14 2023 00:37:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14016830	EDI: GMACFS.COM	Jan 14 2023 05:39:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14091237	+ EDI: BANKAMER2.COM	Jan 14 2023 05:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14091902	+ EDI: LCIBAYLN	Jan 14 2023 05:39:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
14552807	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2023 00:36:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14018448	EDI: DISCOVER.COM	Jan 14 2023 05:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
14058836	EDI: PRA.COM	Jan 14 2023 05:39:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14024396	EDI: Q3G.COM	Jan 14 2023 05:39:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14016649	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 14 2023 00:36:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14325372	Email/PDF: bncnotices@becket-lee.com	Jan 14 2023 00:41:57	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14021681	+ Email/Text: RASEBN@raslg.com	Jan 14 2023 00:36:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 10700 Abbott's Bridge Road, Suite 170, Duluth GA 30097-8461
14091266	+ Email/Text: RASEBN@raslg.com	Jan 14 2023 00:36:00	USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 13

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14115026	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2023 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of USAA Federal Savings Bank cwohrlab@raslg.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
DANIEL P. JONES	on behalf of Creditor BAYVIEW LOAN SERVICING LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
HEATHER STACEY RILOFF	on behalf of Creditor BAYVIEW LOAN SERVICING LLC logsecf@logs.com, Michelle@mvrlaw.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
LISA CANCANON	on behalf of Creditor USAA Federal Savings Bank LisaC@w-legal.com Llombardi06@law.du.edu
MAHLON J. BOYER	on behalf of Attorney Bingaman Hess mjboyer@bhcb.com
MAHLON J. BOYER	on behalf of Debtor Mark A Wisniewski mjboyer@bhcb.com
MATTEO SAMUEL WEINER	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
REGINA COHEN	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Mark A Wisniewski</u>	Social Security number or ITIN	xxx-xx-7329
	First Name Middle Name Last Name	EIN	-- - - - -
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- - - - -
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	17-17598-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark A Wisniewski

1/12/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.